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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/420,885	10/19/1999	HEDY SHAD	ABC0105	3398

34356 7590 05/01/2003

ASHKAN NAJAFI, P.A.
2615 SCOTT MILL DRIVE SOUTH
JACKSONVILLE, FL 32223

EXAMINER

ELISCA, PIERRE E

ART UNIT

PAPER NUMBER

3621

DATE MAILED: 05/01/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Interview Summary

Application No.
09/420,885

Applicant(s)
Hedy, Shad

Examiner
Pierre E. Elisca

Art Unit
3621



All participants (applicant, applicant's representative, PTO personnel):

(1) Pierre E. Elisca

(3) _____

(2) Ashkan Najafi

(4) _____

Date of Interview Apr 23, 2003

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal (copy is given to 1) ☐ applicant 2) ☒ applicant's representative

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No. If yes, brief description:

Claim(s) discussed: _____

Identification of prior art discussed: _____

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

DURING THE INTERVIEW, APPLICANT'S REPRESENTATIVE ARGUES THAT THE PRIOR ART OF RECORD
DEFRANCES 35 U.S.C. 101. FAILS TO DISCLOSE: "THE FORMAT OF THE CREDIT BUREAU RESPONSE IS CONVERTED
AND DISPLAYED TO THE CLIENT IN HTML FORMAT."

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) ☐ It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Examiner's signature, if required